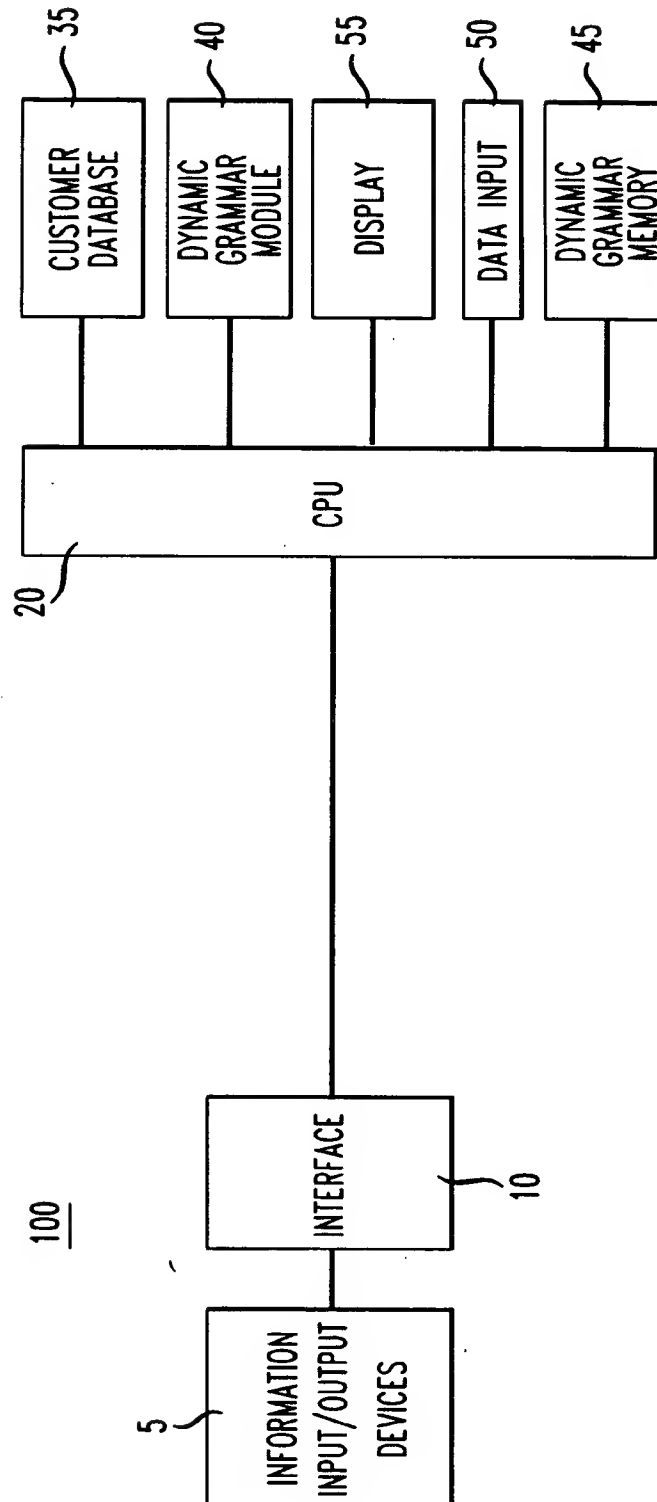


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FIG. 1



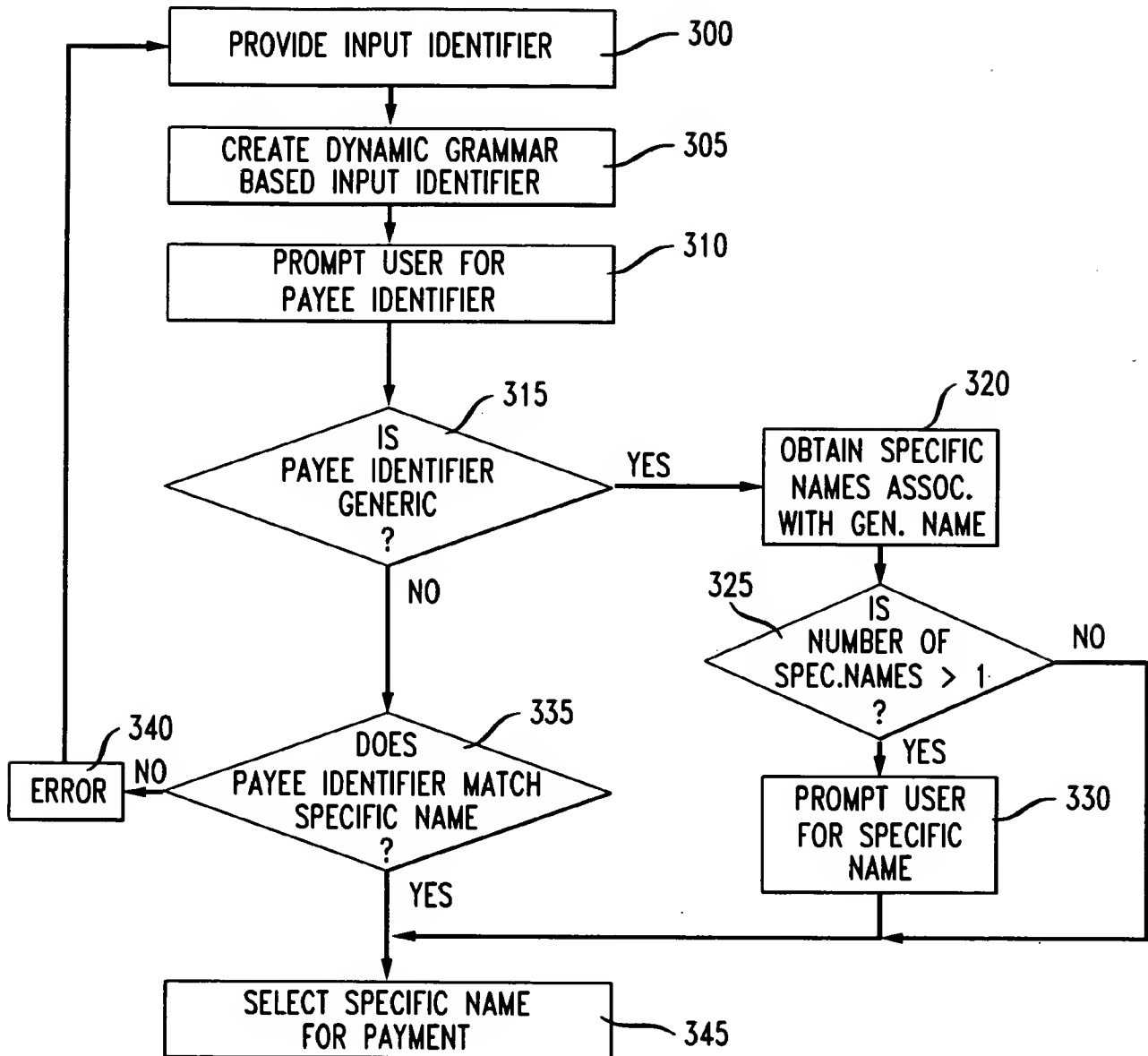
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FIG. 2

GENERIC NAME	SPECIFIC NAME
PHONE COMPANY	AT&T
GAS COMPANY	PSE&G
DEPARTMENT STORES	MACY'S J.C. PENNEY NORDSTROM
BANKS	PNC BANK CITIBANK
BROKER	CHARLES SCHWAB
VISA	CITIBANK VISA PNC VISA
MASTERCARD	NATWEST MASTERCARD

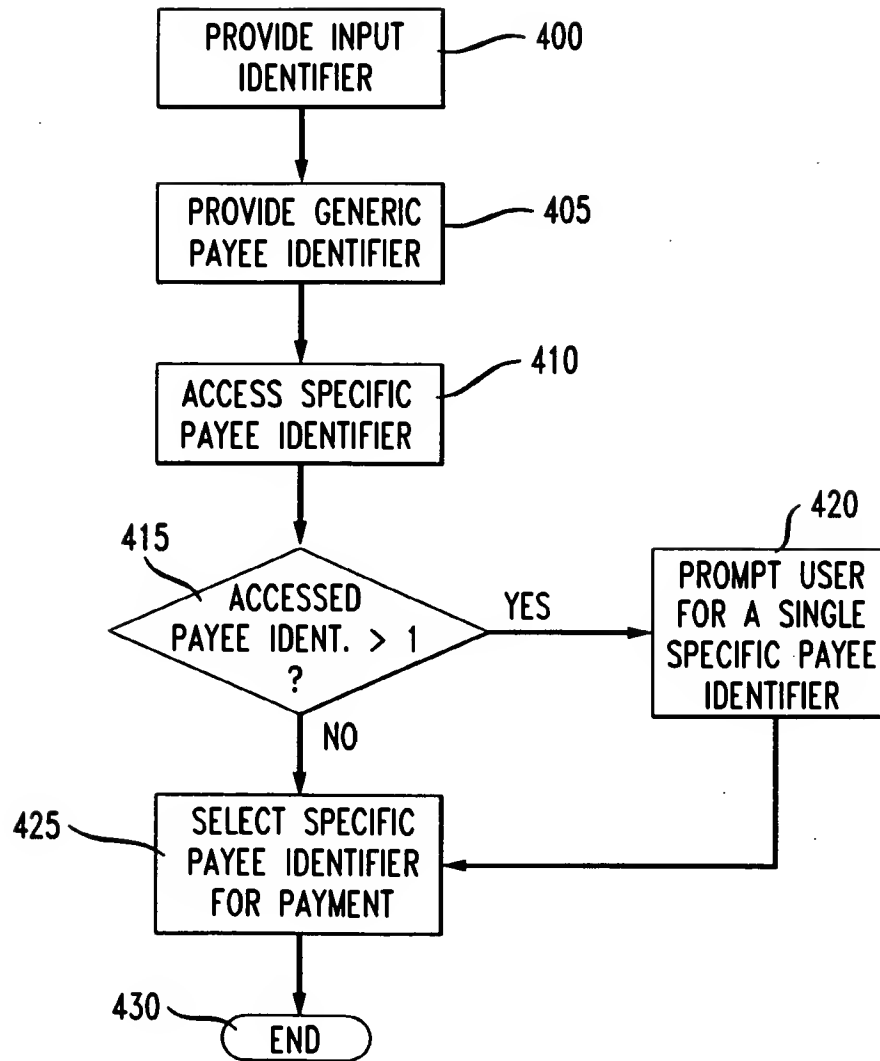
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FIG. 3



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FIG. 4



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FIG. 1

